

Information to identify the case:

Debtor 1	James Atkins	Social Security number or ITIN	xxx-xx-5724
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Sherry Lynn Atkins	Social Security number or ITIN	xxx-xx-3186
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	District of New Jersey	Date case filed in chapter	13 3/7/16
Case number:	16-14179-MBK	Date case converted to chapter	7 2/28/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Atkins	Sherry Lynn Atkins
2. All other names used in the last 8 years		
3. Address	335 Bunting Ave Trenton, NJ 08611	335 Bunting Ave Trenton, NJ 08611
4. Debtor's attorney Name and address	Mark Kriegel Law Office of Mark A. Kriegel, LLC 1479 Pennington Road Ewing, NJ 08618	Contact phone 609-833-5133
5. Bankruptcy trustee Name and address	John Michael McDonnell McDonnell Crowley, LLC 115 Maple Ave Suite 201 Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 3/2/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	April 3, 2017 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/2/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James Atkins
 Sherry Lynn Atkins
 Debtors

Case No. 16-14179-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 44

Date Rcvd: Mar 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2017.

db/jdb	+James Atkins, Sherry Lynn Atkins, 335 Bunting Ave, Trenton, NJ 08611-3205
516041900	+Best Buy, PO Box 9001007, Louisville, KY 40290-1007
516105132	+Brixmor GA Dover Park Plaza LLC, c/o Dana S. Plon, Esquire, Sirlin Lesser & Benson, P.C., 123 South Broad Street, Suite 2100, Philadelphia, PA 19109-1042
516041901	+Brixmor Property Group, One Fayette St., Suite 150, Conshohocken, PA 19428-2081
516041902	Capital One, PO Box 71107, Charlotte, NC 28272-1107
516041904	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
516041907	+Edwin Lightig, 3527 Mt. Diablo Blvd., #310, Lafayette, CA 94549-3815
516226011	+Krista Freitag, Att: Allen Matkins Leck Gamble, 515 S Figueroa St 9th Fl, Los Angeles, CA 90071-3301
516569126	+Krista Freitag, At: Yale K Kim, 865 S Figueroa St, St 2800, Los Angeles, CA 90017-2543
516041910	+Margaret Grobner, Trustee, Grobner Trust, 7114 W. Dove Court, Milwaukee, WI 53223-2766
516041916	+Santander Bank, 1130 Berkshire Blvd, Floor 3, Reading, PA 19610-1242
516156043	Santander Bank, N.A., c/o Loren L. Speziale, Esquire, Gross, McGinley, LLP, 33 South 7th Street, PO Box 4060, Allentown, PA 18105-4060
516041917	Sears Card, PO Box 78051, Phoenix, AZ 85062-8051
516041919	TD Bank, PO Box, Lewiston, ME 04243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: mkriegel@kriegellaw.com Mar 02 2017 22:44:25 Mark Kriegel,
	Law Office of Mark A. Kriegel, LLC, 1479 Pennington Road, Ewing, NJ 08618
tr	+EDI: BJMMCDONNELLI.COM Mar 02 2017 22:23:00 John Michael McDonnell,
	McDonnell Crowley, LLC, 115 Maple Ave, Suite 201, Red Bank, NJ 07701-1753
smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2017 22:45:17 U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 02 2017 22:45:14 United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
	Newark, NJ 07102-5235
516058404	EDI: GMACFS.COM Mar 02 2017 22:18:00 Ally Capital, PO Box 130424,
	Roseville, MN 55113-0004
516041899	+EDI: GMACFS.COM Mar 02 2017 22:18:00 Ally Financial, 200 Renaissance Center,
	Detroit, MI 48243-1300
516276271	+EDI: BASSASSOC.COM Mar 02 2017 22:18:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
	3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516041903	EDI: CHASE.COM Mar 02 2017 22:23:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
516061156	EDI: DISCOVER.COM Mar 02 2017 22:18:00 Discover Bank, Discover Products Inc.,
	PO Box 3025, New Albany, OH 43054-3025
516041905	EDI: DISCOVER.COM Mar 02 2017 22:18:00 Discover Card, PO Box 71084,
	Charlotte, NC 28272-1084
516041906	E-mail/Text: dplbk@discover.com Mar 02 2017 22:45:39 Discover Personal Loans, PO Box 6105,
	Carol Stream, IL 60197-6105
516094954	+E-mail/Text: dplbk@discover.com Mar 02 2017 22:45:39 Discover Personal Loans, POB 30954,
	Salt Lake City, UT 84130-0954
516041908	EDI: USBANKARS.COM Mar 02 2017 22:18:00 Fulton Bank, PO Box 790408,
	Saint Louis, MO 63179-0408
516287264	EDI: RESURGENT.COM Mar 02 2017 22:23:00 LVNV Funding, LLC its successors and assigns as,
	assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
	Greenville, SC 29603-0587
516158938	E-mail/Text: camanagement@mtb.com Mar 02 2017 22:45:02 Lakeview Loan Servicing, LLC,
	c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516041909	E-mail/Text: camanagement@mtb.com Mar 02 2017 22:45:02 M&T Bank, 1 Fountain Plaza,
	Buffalo, NY 14203-1420
516288274	EDI: AGFINANCE.COM Mar 02 2017 22:18:00 ONEMAIN FINANCIAL GROUP,LLC, PO BOX 70912,
	CHARLOTTE, NC 28272-0912
516041911	EDI: AGFINANCE.COM Mar 02 2017 22:18:00 One Main Financial, PO Box 183172,
	Columbus, OH 43218-3172
516290129	+EDI: AGFINANCE.COM Mar 02 2017 22:18:00 OneMain Financial Group LLC, 605 Munn Rd,
	Ft Mill, SC 29715-8421
516207201	+EDI: AGFINANCE.COM Mar 02 2017 22:18:00 OneMain Financial Group, LLC as servicer for Wells,
	6801 Colwell Blvd, Mail Stop: NTSB: 1310, IRVING, TX 75039-3198
516041913	+EDI: WFNNB.COM Mar 02 2017 22:18:00 Overstock, PO Box 659707,
	San Antonio, TX 78265-9707
516296755	EDI: PRA.COM Mar 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
	POB 41067, Norfolk VA 23541
516296757	EDI: PRA.COM Mar 02 2017 22:18:00 Portfolio Recovery Associates, LLC,
	c/o Elan Fulton Bank, POB 41067, Norfolk VA 23541
516296750	EDI: PRA.COM Mar 02 2017 22:18:00 Portfolio Recovery Associates, LLC,
	c/o Sears Premier Card, POB 41067, Norfolk VA 23541
516041914	+E-mail/Text: ed@gslladvisory.com Mar 02 2017 22:45:50 Pension Income, LLC, 7777 Center Ave,
	Suite 375, Huntington Beach, CA 92647-9134
516118659	EDI: Q3G.COM Mar 02 2017 22:18:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
	PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 44

Date Rcvd: Mar 02, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516162969 EDI: AGFINANCE.COM Mar 02 2017 22:18:00 SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
516041918 EDI: AGFINANCE.COM Mar 02 2017 22:18:00 Springleaf Financial, 601 NW 2nd St.,
Evansville, IN 47708
516158202 +E-mail/Text: n.miller@santander.us Mar 02 2017 22:46:02 Santander Bank, 601 Penn St,
Reading, PA 19601-3544
516282943 EDI: ECAST.COM Mar 02 2017 22:18:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516041912* One Main Financial, PO Box 183172, Columbus, OH 43218-3172
516041915* +Pension Income, LLC, 7777 Center Ave, Suite 375, Huntington Beach, CA 92647-9134
516395032* +Santander Bank, 601 Penn St, Reading, PA 19601-3544

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Dana S. Plon on behalf of Creditor Brixmor GA Dover Park Plaza LLC dplon@sirlinlaw.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfbis.com
Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmginley.com,
jkacsur@grossmginley.com;epellegrino@grossmginley.com
Mark Kriegel on behalf of Debtor James Atkins mkriegel@kriegellaw.com
Mark Kriegel on behalf of Joint Debtor Sherry Lynn Atkins mkriegel@kriegellaw.com

TOTAL: 7